

Customer Information Sheet



Instant Access Demand Account

Instant Access Demand accounts are a great way to manage your short-term savings or day-to-day spending as either a standalone savings account or as Money Pots with your Bank of Ireland Current Account. Giving you more flexibility to manage your day-to-day finances by making sure you stay in control of where your money goes. Money is available 24/7 if you have a BOI Current Account with no maximum account limit.

Product Information

	Minimum lodgement	€1
	Maximum lodgement	No maximum lodgement amount.
	Access	You have instant access to your money.
	Additional lodgements	You can make lodgements in any bank of Ireland branch (cash lodgements are not available in all branches) or transfer money between your BOI Current Account and Money Pots through 365 online and phone for registered users.
	Withdrawal arrangements	Move money between Money Pots and your Bank of Ireland Current Account anytime using 365 Online or via Phone banking (when registered for these services), or withdraw in cash or bank draft in branch (cash withdrawals are not available in all branches).
	Interest rate type	Variable - The interest rate may increase or decrease at the discretion of Bank of Ireland.
	Interest payment	Interest is paid annually, typically in March. See our Customer Deposits Rate Sheet on bankofireland.com for current rates.
	Sole or Joint accounts	Sole and joint accounts permitted.
	How to apply	You can open this account online, if you have a BOI Current Account or in any Bank of Ireland branch if you do not have a BOI Current Account. To open the account online, visit the savings page on bankofireland.com and go to the Instant Access Demand product page. Click the button "Apply now".
	Other important information	Cash and Cheque Lodgements also available in An Post with a personalised lodgement book.

Account details are correct as at October 2022. Information is subject to change. Latest information is available at bankofireland.com

At Bank of Ireland we offer a broad range of deposit options for our customers. Talk to one of our Savings Adviser's today for more information.

0818 365 254